



Order Filed on October 7, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

DISTRICT OF NEW JERSEY
UNITED STATES BANKRUPTCY COURT

Caption in Compliance with D.N.J. LBR 9004-2(c)

Joseph G. Devine, Jr., Esq. (ID #031072011)
SCHILLER, KNAPP,
LEFKOWITZ & HERTZEL, LLP
A LLP Formed in the State of New York
555 U.S. Highway 1 South, Suite 420
Iselin, New Jersey 08830
(518) 786-9069
Attorneys for Creditor, TD Auto Finance LLC

In Re:

DHAVAL H. CHITALIA,

Debtor.

Case No.: 18-31938-MBK

Hearing Date: August 26, 2020

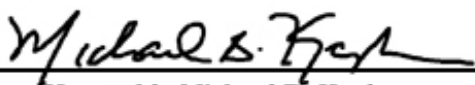
Judge.: Michael B. Kaplan

Chapter: 13

CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through three
(3) is hereby **ORDERED**.

DATED: October 7, 2020



Honorable Michael B. Kaplan
United States Bankruptcy Judge

DISTRICT OF NEW JERSEY
UNITED STATES BANKRUPTCY COURT

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Chapter: 13

CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY

WHEREAS, TD Auto Finance, LLC (hereinafter "creditor") moved for an Order, pursuant to 11 U.S.C. Section 362(d)(1), authorizing relief from automatic stay, herein; and

WHEREAS, the parties have agreed to resolve the instant dispute by this Consent Order;

NOW THEREFORE, the creditor and debtor hereby agree as follows:

1. That the debtor will continue to make the regular monthly payments pursuant to the terms of the Retail Installment Contract in a timely fashion commencing with the payment due on or before September 15, 2020.

2. In the event debtor fails to make any payment called for in this Consent Order thirty (30) days of the due date, creditor may submit a certification of default and a proposed Order for Relief from Automatic Stay to the Court and serve a copy of such certification of default upon the debtors and counsel for debtors. Fourteen (14) days after receipt of a certification of default, the Court will enter an Order granting the creditor relief from the automatic stay unless the debtor has filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.

3. That this order shall survive any conversion of this bankruptcy case.

4. The debtor shall reimburse the creditor through the Chapter 13 Plan for its attorneys' fees in the amount of \$350.00 and costs of \$181.00 for bringing the motion for relief from the automatic stay.

/s/ Joseph G. Devine, Jr.
Joseph G. Devine, Jr., Esq.
Attorney for Creditor
Schiller, Knapp, Lefkowitz & Hertzell, LLP
555 U.S. Highway 1, Suite 420
Iselin, New Jersey 08830

Dated: August 25, 2020

/s/ Yakov Rudikh
Yakov Rudikh, Esq.
Attorney for Debtor
Rudikh and Associates
223 Route 18 South, Suite 204
East Brunswick, New Jersey 08816

Dated: August 25, 2020

In re:
Dhaval H Chitalia
Debtor(s)

Case No. 18-31938-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 07, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:

Recip ID	Recipient Name and Address
db	+ Dhaval H Chitalia, 1213 Plymouth Road, North Brunswick, NJ 08902-4591

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor RoundPoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joseph Gunnar Devine, Jr	on behalf of Creditor TD Auto Finance LLC jdevine@schillerknapp.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Kevin Gordon McDonald	on behalf of Creditor RoundPoint Mortgage Servicing Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Richard James Tracy, III	on behalf of Creditor TD Auto Finance LLC rtracy@hillwallack.com tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Oct 07, 2020

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Yakov Rudikh

on behalf of Debtor Dhaval H Chitalia rudikhlawgroup@gmail.com
rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 7